

# Hardy Reed ADV Part 2B Brochure Supplement

## ITEM 1 - COVER PAGE

HARDY REED, LLC

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662.823.4722

[WWW.HARDYREED.COM](http://WWW.HARDYREED.COM)

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This Brochure Supplement provides information about the investment adviser representatives (“IAR”s) of Hardy Reed, LLC (“Hardy Reed” or “the Firm”) and supplements the Hardy Reed Brochure. You should have received a copy of that Brochure. Please contact Jackie Armstrong, Director of Client Communications at (662) 823-4722 or [jarmstrong@hardyreed.com](mailto:jarmstrong@hardyreed.com) if you did not receive Hardy Reed, LLC’s Brochure. If you have any questions about the contents of this group supplement, please contact Hardy Reed’s Chief Compliance Officer, Madeline Hedges, at (513) 832-5467 or [madeline.hedges@dinsmorecomplianceservices.com](mailto:madeline.hedges@dinsmorecomplianceservices.com).

Additional information about the Hardy Reed IARs mentioned in this group supplement is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).



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CERTIFICATION PLEASE VISIT **HARDYREED.COM**

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**G. SCOTT REED, CHIEF EXECUTIVE OFFICER**

CRD #1427255

**ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Born 1958

*Post-Secondary Education:*

Vanderbilt University – 1980, Bachelor of Business Administration

University of Mississippi – 1984-1985, Business School

*Recent Business Background:*

Hardy Reed, LLC, CEO, August 2006 – Present

Scott is an Accredited Investment Fiduciary Analyst® (AIFA®), a Certified Investment Management Analyst® (CIMA®), a Certified Exit Planning Advisor® (CEPA®) and a Professional Plan Consultant™ (PPC®). Please see important information about these designations at the end of this brochure.

**ITEM 3 - DISCIPLINARY INFORMATION**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. Mr. Reed does not have any disciplinary information to disclose.

**ITEM 4 - OTHER BUSINESS ACTIVITIES**

Registered investment advisers are required to disclose all material facts regarding any other business activities that would be material to your evaluation of each supervised person providing investment advice. Mr. Reed does not have any outside business activities to disclose.

**ITEM 5 - ADDITIONAL COMPENSATION**

Registered investment advisers are required to disclose all additional compensation or economic benefit received that would be material to your evaluation of each supervised person providing investment advice. Mr. Reed does not have any additional compensation to disclose.

**ITEM 6 - SUPERVISION**

Mr. Reed is the Firm's CEO. The Firm has implemented a supervisory system to ensure that the policies and procedures set forth in the Compliance Manual are being followed and to prevent and detect prohibited practices. Through its supervisory system and procedures, the Firm has established clear lines of authority, accountability, and responsibility. It is Hardy Reed, LLC's policy to exercise diligent supervision over all Firm personnel. Mr. Reed is supervised by Madeline Hedges, Hardy Reed's Chief Compliance Officer. Ms. Hedges' contact information can be found on the cover page of this Schedule 2B supplemental brochure. Ms. Hedges is subject to Hardy Reed's compliance policies and procedures and she, along with other individuals she may designate, regularly reviews the firm's advisory services and offerings to monitor for suitability of recommendations and compliance with regulatory requirements and firm procedures.



**JOHN C. HARDY, PRESIDENT**

CRD #1063495

**ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Born 1960

*Post-Secondary Education:*

University of Mississippi – 1982, Bachelor of Business Administration, Management and Finance

*Recent Business Background:*

Hardy Reed, LLC, President, August 2006 – Present

John is a Certified Investment Management Analyst® (CIMA®), a Certified Private Wealth Advisor® (CPWA®), and Accredited Investment Fiduciary® (AIF®) Please see important information about these designations at the end of this brochure.

**ITEM 3 - DISCIPLINARY INFORMATION**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. Mr. Hardy does not have any disciplinary information to disclose.

**ITEM 4 - OTHER BUSINESS ACTIVITIES**

Registered investment advisers are required to disclose all material facts regarding any other business activities that would be material to your evaluation of each supervised person providing investment advice. Mr. Hardy does not have any outside business activities to disclose.

**ITEM 5 - ADDITIONAL COMPENSATION**

Registered investment advisers are required to disclose all additional compensation or economic benefit received that would be material to your evaluation of each supervised person providing investment advice. Mr. Hardy does not have any additional compensation to disclose.

**ITEM 6 - SUPERVISION**

Mr. Hardy is the Firm's President. The Firm has implemented a supervisory system to ensure that the policies and procedures set forth in the Compliance Manual are being followed and to prevent and detect prohibited practices. Through its supervisory system and procedures, the Firm has established clear lines of authority, accountability, and responsibility. It is Hardy Reed's policy to exercise diligent supervision over all Firm personnel. Mr. Hardy is supervised by Madeline Hedges, Hardy Reed's Chief Compliance Officer. Ms. Hedges' contact information can be found on the cover page of this Schedule 2B supplemental brochure. Ms. Hedges is subject to Hardy Reed's compliance policies and procedures and she, along with other individuals she may designate, regularly reviews the firm's advisory services and offerings to monitor for suitability of recommendations and compliance with regulatory requirements and firm procedures.



**MIKE MITCHELL, CHIEF OPERATING OFFICER**

CRD #7803878

**ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Born 1964

*Post-Secondary Education:*

Duke University — 1986, Bachelor of Arts

University of Pennsylvania, Wharton School of Business — 1992, Masters of Business Administration

*Recent Business Background:*

Hardy Reed, LLC, Chief Operating Officer, July 2023 — Present

CoreLogic Inc., Executive — Strategy, April 2016 — April 2023

FNC Inc, Chief Strategy Officer, March 1998 — April 2016

**ITEM 3 - DISCIPLINARY INFORMATION**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. Mr. Mitchell does not have any disciplinary information to disclose.

**ITEM 4 - OTHER BUSINESS ACTIVITIES**

Registered investment advisers are required to disclose all material facts regarding any other business activities that would be material to your evaluation of each supervised person providing investment advice. Mr. Mitchell does not have any outside business activities to disclose.

**ITEM 5 - ADDITIONAL COMPENSATION**

Registered investment advisers are required to disclose all additional compensation or economic benefit received that would be material to your evaluation of each supervised person providing investment advice. Mr. Mitchell does not have any additional compensation to disclose.

**ITEM 6 - SUPERVISION**

Mr. Mitchell is the Firm's Chief Operating Officer. The Firm has implemented a supervisory system to ensure that the policies and procedures set forth in the Compliance Manual are being followed and to prevent and detect prohibited practices. Through its supervisory system and procedures, the Firm has established clear lines of authority, accountability, and responsibility. It is Hardy Reed, LLC's policy to exercise diligent supervision over all Firm personnel. Mr. Mitchell is supervised by Madeline Hedges, Hardy Reed's Chief Compliance Officer. Ms. Hedges' contact information can be found on the cover page of this Schedule 2B supplemental brochure. Ms. Hedges is subject to Hardy Reed's compliance policies and procedures and she, along with other individuals she may designate, regularly reviews the firm's advisory services and offerings to monitor for suitability of recommendations and compliance with regulatory requirements and firm procedures.



**KEN MATHIS, SENIOR ADVISOR**

CRD #1006874

**ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Born 1956

*Post-Secondary Education:*

University of Memphis – 1980, Bachelor of Business Administration

*Recent Business Background:*

Hardy Reed, LLC, Senior Advisor, December 2023 - Present

Hardy Reed, LLC, COO, March 2012 – December 2023

Ken is an Accredited Investment Fiduciary Analyst® (AIFA®) and a Professional Plan Consultant™ (PPC®). Please see important information about these designations at the end of this brochure.

**ITEM 3 - DISCIPLINARY INFORMATION**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. Mr. Mathis does not have any disciplinary information to disclose.

**ITEM 4 - OTHER BUSINESS ACTIVITIES**

Registered investment advisers are required to disclose all material facts regarding any other business activities that would be material to your evaluation of each supervised person providing investment advice. Mr. Mathis does not have any outside business activities to disclose.

**ITEM 5 - ADDITIONAL COMPENSATION**

Registered investment advisers are required to disclose all additional compensation or economic benefit received that would be material to your evaluation of each supervised person providing investment advice. Mr. Mathis does not have any additional compensation to disclose.

**ITEM 6 - SUPERVISION**

Mr. Mathis is the Firm's Senior Advisor. The Firm has implemented a supervisory system to ensure that the policies and procedures set forth in the Compliance Manual are being followed and to prevent and detect prohibited practices. Through its supervisory system and procedures, the Firm has established clear lines of authority, accountability, and responsibility. It is Hardy Reed, LLC's policy to exercise diligent supervision over all Firm personnel. Mr. Mathis is supervised by Madeline Hedges, Hardy Reed's Chief Compliance Officer. Ms. Hedges' contact information can be found on the cover page of this Schedule 2B supplemental brochure. Ms. Hedges is subject to Hardy Reed's compliance policies and procedures and she, along with other individuals she may designate, regularly reviews the firm's advisory services and offerings to monitor for suitability of recommendations and compliance with regulatory requirements and firm procedures.



**KEN PARKINSON, VICE PRESIDENT OF FIDUCIARY MANAGEMENT**

CRD #2580267

**ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Born 1968

*Post-Secondary Education:*

Berry College – 1991, Bachelor of Science, Economics &amp; Psychology

*Recent Business Background:*

Hardy Reed, LLC, Vice President of Fiduciary Management, December 2023 – Present

Hardy Reed, LLC, Vice President of Retirement Plan Services, March 2011 – December 2023

Ken is an Accredited Investment Fiduciary Analyst® (AIFA®), a Professional Plan Consultant™ (PPC®), and a Certified Fund Specialist® (CFS®). Please see important information about these designations at the end of this brochure.

**ITEM 3 - DISCIPLINARY INFORMATION**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. Mr. Parkinson does not have any disciplinary information to disclose.

**ITEM 4 - OTHER BUSINESS ACTIVITIES**

Registered investment advisers are required to disclose all material facts regarding any other business activities that would be material to your evaluation of each supervised person providing investment advice. Mr. Parkinson does not have any outside business activities to disclose.

**ITEM 5 - ADDITIONAL COMPENSATION**

Registered investment advisers are required to disclose all additional compensation or economic benefit received that would be material to your evaluation of each supervised person providing investment advice. Mr. Parkinson does not have any additional compensation to disclose.

**ITEM 6 - SUPERVISION**

Mr. Parkinson is the Firm's Vice President of Fiduciary Management. The Firm has implemented a supervisory system to ensure that the policies and procedures set forth in the Compliance Manual are being followed and to prevent and detect prohibited practices. Through its supervisory system and procedures, the Firm has established clear lines of authority, accountability, and responsibility. It is Hardy Reed, LLC's policy to exercise diligent supervision over all Firm personnel. Mr. Parkinson is supervised by Madeline Hedges, Hardy Reed's Chief Compliance Officer. Ms. Hedges' contact information can be found on the cover page of this Schedule 2B supplemental brochure. Ms. Hedges is subject to Hardy Reed's compliance policies and procedures and she, along with other individuals she may designate, regularly reviews the firm's advisory services and offerings to monitor for suitability of recommendations and compliance with regulatory requirements and firm procedures.



**RICK HILL, SENIOR WEALTH MANAGER**

CRD #2197018

**ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Born 1954

*Post-Secondary Education:*

Mississippi State University – 1977, Bachelor of Science, Engineering &amp; Business Management

*Recent Business Background:*

Hardy Reed, LLC, Senior Wealth Manager, December 2023 – Present

Hardy Reed, LLC, Wealth Manager, March 2006 – December 2023

Rick is a Certified Financial Planner™ professional (CFP®) and an Accredited Investment Fiduciary Analyst® (AIFA®). Please see important information about these designations at the end of this brochure.

**ITEM 3 - DISCIPLINARY INFORMATION**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. Mr. Hill does not have any disciplinary information to disclose.

**ITEM 4 - OTHER BUSINESS ACTIVITIES**

Registered investment advisers are required to disclose all material facts regarding any other business activities that would be material to your evaluation of each supervised person providing investment advice. Mr. Hill does not have any outside business activities to disclose.

**ITEM 5 - ADDITIONAL COMPENSATION**

Registered investment advisers are required to disclose all additional compensation or economic benefit received that would be material to your evaluation of each supervised person providing investment advice. Mr. Hill does not have any additional compensation to disclose.

**ITEM 6 - SUPERVISION**

Mr. Hill is the Firm's Senior Wealth Manager. The Firm has implemented a supervisory system to ensure that the policies and procedures set forth in the Compliance Manual are being followed and to prevent and detect prohibited practices. Through its supervisory system and procedures, the Firm has established clear lines of authority, accountability, and responsibility. It is Hardy Reed, LLC's policy to exercise diligent supervision over all Firm personnel. Mr. Hill is supervised by Madeline Hedges, Hardy Reed's Chief Compliance Officer. Ms. Hedges' information can be found on the cover page of this Schedule 2B supplemental brochure. Ms. Hedges is subject to Hardy Reed's compliance policies and procedures and she, along with other individuals she may designate, regularly reviews the firm's advisory services and offerings to monitor for suitability of recommendations and compliance with regulatory requirements and firm procedures.





**MEDORA JUSTUS, VICE PRESIDENT OF WEALTH MANAGEMENT**

CRD #4763785

**ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Born 1977

*Post-Secondary Education:*

University of Mississippi – 1999, Bachelor of Business Administration, Marketing &amp; Management

University of Mississippi – 2002, Masters of Business Administration, Marketing

*Recent Business Background:*

Hardy Reed, LLC, Vice President of Wealth Management, December 2023 - Present

Hardy Reed, LLC, Wealth Manager, January 2016 – December 2023

Hardy Reed, LLC, Associate Advisor, November 2014 – December 2016

Medora is a Certified Financial Planner™ professional (CFP®), Certified Divorce Financial Analyst® (CDFA®), and an Accredited Investment Fiduciary® (AIF®). Please see important information about these designations at the end of this brochure.

**ITEM 3 - DISCIPLINARY INFORMATION**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. Ms. Justus does not have any disciplinary information to disclose.

**ITEM 4 - OTHER BUSINESS ACTIVITIES**

Registered investment advisers are required to disclose all material facts regarding any other business activities that would be material to your evaluation of each supervised person providing investment advice. Ms. Justus does not have any outside business activities to disclose.

**ITEM 5 - ADDITIONAL COMPENSATION**

Registered investment advisers are required to disclose all additional compensation or economic benefit received that would be material to your evaluation of each supervised person providing investment advice. Ms. Justus does not have any additional compensation to disclose.

**ITEM 6 - SUPERVISION**

Ms. Justus is the Firm's Vice President of Wealth Management. The Firm has implemented a supervisory system to ensure that the policies and procedures set forth in the Compliance Manual are being followed and to prevent and detect prohibited practices. Through its supervisory system and procedures, the Firm has established clear lines of authority, accountability, and responsibility. It is Hardy Reed, LLC's policy to exercise diligent supervision over all Firm personnel. Ms. Justus is supervised by Madeline Hedges, Hardy Reed's Chief Compliance Officer. Ms. Hedges' contact information can be found on the cover page of this Schedule 2B supplemental brochure. Ms. Hedges is subject to Hardy Reed's compliance policies and procedures and she, along with other individuals she may designate, regularly reviews the firm's advisory services and offerings to monitor for suitability of recommendations and compliance with regulatory requirements and firm procedures.



**J. WESLEY WEBB, WEALTH MANAGER**

CRD #7333791

**ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Born 1986

*Post-Secondary Education:*

Mississippi State University– 2008, Bachelor of Business Administration, Real Estate, Finance &amp; Mortgage Appraisal

Mississippi College School of Law- 2013, Doctor of Jurisprudence

*Recent Business Background:*

Hardy Reed, LLC, Wealth Manager, January 2021 – Present

United States Attorney's Office, Assistant US Attorney, September 2016 – November 2020

Wesley has a law degree and an Accredited Investment Fiduciary® (AIF®). Please see important information about these designations at the end of this brochure.

**ITEM 3 - DISCIPLINARY INFORMATION**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. Mr. Webb does not have any disciplinary information to disclose.

**ITEM 4 - OTHER BUSINESS ACTIVITIES**

Registered investment advisers are required to disclose all material facts regarding any other business activities that would be material to your evaluation of each supervised person providing investment advice. Mr. Webb does not have any outside business activities to disclose.

**ITEM 5 - ADDITIONAL COMPENSATION**

Registered investment advisers are required to disclose all additional compensation or economic benefit received that would be material to your evaluation of each supervised person providing investment advice. Mr. Webb does not have any additional compensation to disclose.

**ITEM 6 - SUPERVISION**

Mr. Webb is a Wealth Manager with the Firm. The Firm has implemented a supervisory system to ensure that the policies and procedures set forth in the Compliance Manual are being followed and to prevent and detect prohibited practices. Through its supervisory system and procedures, the Firm has established clear lines of authority, accountability, and responsibility. It is Hardy Reed, LLC's policy to exercise diligent supervision over all Firm personnel. Mr. Webb is supervised by Madeline Hedges, Hardy Reed's Chief Compliance Officer. Ms. Hedges' contact information can be found on the cover page of this Schedule 2B supplemental brochure. Ms. Hedges is subject to Hardy Reed's compliance policies and procedures and she, along with other individuals she may designate, regularly reviews the firm's advisory services and offerings to monitor for suitability of recommendations and compliance with regulatory requirements and firm procedures.



**ANTHONY SAVAGE, FINANCIAL ANALYST**

CRD #7802094

**ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Born 1992

*Post-Secondary Education:*

University of Newcastle – 2017, Bachelor of Science in Commerce, Finance

*Recent Business Background:*

Hardy Reed, LLC, Financial Analyst, July 2023 – Present

Renovations of Mississippi, Financial Analyst March 2020 –February 2022

**Item 3 - Disciplinary Information**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. Mr. Savage does not have any disciplinary information to disclose.

**ITEM 4 - OTHER BUSINESS ACTIVITIES**

Registered investment advisers are required to disclose all material facts regarding any other business activities that would be material to your evaluation of each supervised person providing investment advice. Mr. Savage does not have any outside business activities to disclose.

**ITEM 5 - ADDITIONAL COMPENSATION**

Registered investment advisers are required to disclose all additional compensation or economic benefit received that would be material to your evaluation of each supervised person providing investment advice. Mr. Savage does not have any additional compensation to disclose.

**ITEM 6 - SUPERVISION**

Mr. Savage is a Financial Analyst with the Firm. The Firm has implemented a supervisory system to ensure that the policies and procedures set forth in the Compliance Manual are being followed and to prevent and detect prohibited practices. Through its supervisory system and procedures, the Firm has established clear lines of authority, accountability, and responsibility. It is Hardy Reed, LLC's policy to exercise diligent supervision over all Firm personnel. Mr. Savage is supervised by Madeline Hedges, Hardy Reed's Chief Compliance Officer. Ms. Hedges' contact information can be found on the cover page of this Schedule 2B supplemental brochure. Ms. Hedges is subject to Hardy Reed's compliance policies and procedures and she, along with other individuals she may designate, regularly reviews the firm's advisory services and offerings to monitor for suitability of recommendations and compliance with regulatory requirements and firm procedures.



**ANITA GIGLIO, VICE PRESIDENT OF CLIENT SERVICES**

CRD #2078497

**ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Born 1967

*Post-Secondary Education:*

Mississippi State University – 1989, Bachelor of Science, Business Education

*Recent Business Background:*

Hardy Reed, LLC, Vice President of Client Services, December 2023 – Present

Hardy Reed, LLC, Director of Client Services, August 2006 – December 2023

Anita is an Accredited Asset Management<sup>SM</sup> (AAMS®). Please see important information about these designations at the end of this brochure.

**ITEM 3 - DISCIPLINARY INFORMATION**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. Ms. Giglio does not have any disciplinary information to disclose.

**ITEM 4 - OTHER BUSINESS ACTIVITIES**

Registered investment advisers are required to disclose all material facts regarding any other business activities that would be material to your evaluation of each supervised person providing investment advice. Ms. Giglio does not have any outside business activities to disclose.

**ITEM 5 - ADDITIONAL COMPENSATION**

Registered investment advisers are required to disclose all additional compensation or economic benefit received that would be material to your evaluation of each supervised person providing investment advice. Ms. Giglio does not have any additional compensation to disclose.

**ITEM 6 - SUPERVISION**

Ms. Giglio is the Firm's Vice President of Client Services. The Firm has implemented a supervisory system to ensure that the policies and procedures set forth in the Compliance Manual are being followed and to prevent and detect prohibited practices. Through its supervisory system and procedures, the Firm has established clear lines of authority, accountability, and responsibility. It is Hardy Reed, LLC's policy to exercise diligent supervision over all Firm personnel. Ms. Giglio is supervised by Madeline Hedges, Hardy Reed's Chief Compliance Officer. Ms. Hedges' contact information can be found on the cover page of this Schedule 2B supplemental brochure. Ms. Hedges subject to Hardy Reed's compliance policies and procedures and she, along with other individuals she may designate, regularly reviews the firm's advisory services and offerings to monitor for suitability of recommendations and compliance with regulatory requirements and firm procedures.



## INFORMATION ABOUT PROFESSIONAL DESIGNATIONS

### Accredited Investment Fiduciary® (AIF®)

The AIF® designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF® designation, individuals must complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the AIF® Code of Ethics. In order to maintain the AIF® designation, the individual must annually renew their affirmation of the AIF® Code of Ethics and complete six hours of continuing education credits. The certification is administered by the Center for Fiduciary Studies, LLC (a Fiduciary360 (fi360) company). For more information please visit: <http://www.fi360.com/products-services/designations-overview/aif-designation>

### Accredited Investment Fiduciary Analyst® (AIFA®)

The AIFA® designation certifies that the recipient has advanced knowledge of fiduciary standards of care, their application to the investment management process, and procedures for assessing conformance by third parties to fiduciary standards. To be eligible to receive the AIFA® designation, individuals must have already completed the AIF® training program and passed the AIF® exam and meet a minimum prerequisite score based on the candidate's educational background and professional training and experience in investing, financial services and auditing. To receive the AIFA® designation, individuals must complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the AIFA® Code of Ethics. In order to maintain the AIFA® designation, the individual must annually renew their affirmation of the AIFA® Code of Ethics and complete ten hours of continuing education credits. The certification is administered by the Center for Fiduciary Studies, LLC (a Fiduciary360 (fi360) company). For more information please visit: <https://www.fi360.com/what-we-do/learning-development/aifa-designation/>

### Accredited Asset Management Specialist<sup>SM</sup> (AAMS®)

Individuals who hold the AAMS® designation have completed a course of study encompassing investments, insurance, tax, retirement, and estate planning issues. The program is self-paced and must be completed within one year from enrollment. Individuals are required to pass an online, timed and proctored end-of-course examination at a pre-approved testing center with a 70% score or higher. The examination tests the individual's ability to relate complex concepts and apply theoretical concepts to real-life situations. Continued use of the credential must be renewed every two years by completing sixteen hours of continuing education, reaffirming compliance with the Standards of Professional Conduct, Terms and Conditions, and complying with self-disclosure requirements. For more information please visit: <https://www.kaplanfinancial.com/wealth-management/aams>

### Certified Divorce Financial Analyst® (CDFA®)

The CDFA® designation certifies that the recipient has developed a theoretical understanding and knowledge of the financial aspects of divorce. To receive the CDFA® designation, individuals must complete a comprehensive course of study approved by the Institute for Divorce Financial Analysts and pass a four-part examination testing for knowledge, understanding and practical application of the financial aspects of divorce. In order to maintain the CDFA® designation, the individual must pay annual reinstatement fees and obtain fifteen divorce-related hours of continuing education every two years. For more information please visit: <https://institutedfa.com/about-cdfa-course/>



**Certified Exit Planning Advisor® (CEPA®)**

The Certified Exit Planning Advisor® (CEPA®) program was created by the Exit Planning Institute (EPI) and is the most widely accepted and endorsed professional exit planning credential in the world. The EPI is the premier international membership organization serving the educational needs of the exit planning profession, and to bring together financial advisors, business brokers, attorneys, and other business advisors to draw upon their combined expertise to better serve the needs of small and mid-sized business owners worldwide. The common thread uniting these different professionals is their commitment to helping Clients exit their companies successfully. To earn the CEPA® designation, a professional must attend a four or five day program and successfully pass the closed-book proctored exam. In order to maintain the CEPA®, a participant must renew every three years by completing forty hours of continuing education. For more information please visit: <https://exit-planning-institute.org/program/certified-exit-planning-advisor/>

**Certified Financial Planner™ (CFP®)**

The CFP® designation certifies that the individual has the ability to identify and address financial planning issues. Prerequisites for this designation include education requirements, professional experience requirements and passing a 6-hour exam designed to test the individual's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances. Individuals who earn the designation must agree to be bound by CFP Board's Standards of Professional Conduct and complete thirty hours of continuing education every two years, including two hours related to ethics. For more information please visit: <https://www.cfp.net/become-a-cfp-professional/cfp-certification-requirements>

**Certified Fund Specialist® (CFS®)**

The CFS® designation certifies that the individual has a strong working knowledge of mutual funds, ETFs and REITs, closed-end funds and other similar investments. To attain the designation, individuals must meet prerequisite requirements, complete six modules of a study program, and pass an examination including three sections and a case study. The CFS® designation must be maintained with thirty hours of continuing education every two years. For more information please visit: <https://icfs.com/certified-fund-specialist>

**Certified Investment Management Analyst® (CIMA®)**

The CIMA® certification signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for investment management consulting, including advanced investment management theory and application. To earn CIMA® certification, candidates must: submit an application, pass a background check and have an acceptable regulatory history; complete an in-person or online executive education program through a Registered Education Provider; pass an online Certification Examination; pass a second background check; and have three years of financial services experience at the time of certification. CIMA® certificants must adhere to Investments & Wealth Institute's Code of Professional Responsibility, and Rules and Guidelines for Use of the Marks. CIMA® designees must report forty hours of continuing education credits, including two ethics hours, every two years to maintain the certification. The designation is administered through the Investments & Wealth Institute (formally the Investment Management Consultants Association). For more information please visit: <https://www.investmentsandwealth.org/cima>



**Certified Private Wealth Advisor® (CPWA®)**

The Certified Private Wealth Advisor® (CPWA®) certification program is an advanced credential created specifically for wealth managers who work with these clients, focusing on life cycle of wealth: accumulation, preservation, and distribution. Candidates who earn the certification learn to identify and analyze challenges high-net-worth individuals face, and understand how to develop specific strategies to minimize taxes, monetize and protect assets, maximize growth, and transfer wealth. CPWA® candidates must meet an education requirement, have a record of ethical conduct, and at least five years of industry experience. CPWA® designees must complete six months education requirement, an in class program through a designated university, pass a final exam, and report forty hours of continuing education every two years. For more information please visit: <https://www.investmentsandwealth.org/cpwa>

**Professional Plan Consultant® (PPC®)**

The PPC® Designation demonstrates to clients and prospects that the individual has a framework for managing successful and compliant 401(k) plans. It also demonstrates the individual has the knowledge and ability to help clients navigate the legal and regulatory landscape, implement an efficient process for plan administration, and to help plan participants and beneficiaries achieve their retirement goals at the highest level, including knowledge of ERISA requirements for employer-sponsored retirement plans and an ability to carry out plan services with a fiduciary standard of care. PPC® designees must have at least three years of industry experience, complete sixteen hours of training, and pass a final certification exam, and must report six hours of continuing education credit every twelve months. The certification is administered by Financial Service Standards, LLC (a Fiduciary360 (fi360) company). For more information, please visit: <https://www.fi360.com/products-services/designations-overview/ppc-designation>

